

Information to identify the case:

Debtor 1	<u>Letitia A. Rodriguez</u>	Social Security number or ITIN	xxx-xx-1042
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-31947-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Letitia A. Rodriguez

2/5/25

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Letitia A. Rodriguez
Debtor

Case No. 19-31947-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Feb 05, 2025

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2025:

Recip ID	Recipient Name and Address
db	+ Letitia A. Rodriguez, 109 Chestnut Avenue, Cape May Court House, NJ 08210-2620
cr	+ Grassy Sprain Group, Inc., c/o Saldutti Law Group, 800 Kings Highway N., Suite 300, Cherry Hill, NJ 08034-1511
518581582	+ Avant, 22 North Lasalle, Suite 170, Chicago, IL 60602
518581585	Celtic Bank, 4450 New Linden Hill Road, Wilmington, DE 19808
518591687	+++ Grassy Sprain Group, Inc., c/o Saldutti Law Group, 1040 Kings Highway N., Suite 100, Cherry Hill, NJ 08034-1925
518581597	Merrick Bank, PO Box 9201, Oklahoma City, NY 11801
518602279	+ PNC Mortgage, Denise Carlon, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518581598	+ PNC National Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
518581600	+ Randolph Walzer & Associates, PO Box 1234, Jackson, NJ 08527-0259
518686925	+ TD Bank N.A., Janelly Landa Esq, 30 Montgomery Street Suite 1205, Jersey City NJ 07302-3835
518685577	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Latham New York 12110-2190

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 05 2025 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 05 2025 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518581583	EDI: CAPITALONE.COM	Feb 06 2025 01:32:00	Capital One, 15000 Capital One Drive, Richmond, VA 23238
518612447	+ EDI: AIS.COM	Feb 06 2025 01:33:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518612462	+ EDI: AIS.COM	Feb 06 2025 01:33:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518674676	EDI: CITICORP	Feb 06 2025 01:32:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518581586	+ EDI: WFNNB.COM	Feb 06 2025 01:32:00	Comenity Bank - Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
518581587	+ EDI: WFNNB.COM	Feb 06 2025 01:32:00	Comenity Bank - Wayfair Card, PO Box 182272, Columbus, OH 43218-2272
518581588	+ EDI: WFNNB.COM	Feb 06 2025 01:32:00	Comenity Capital Bank/Boscovs, PO Box 182120, Columbus, OH 43218-2120
518581589	+ EDI: WFNNB.COM	Feb 06 2025 01:32:00	Comenity Capital Bank/Games Stop, PO Box

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			182120, Columbus, OH 43218-2120
518581590	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 05 2025 20:43:43	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
518604296	Email/PDF: resurgentbknotifications@resurgent.com	Feb 05 2025 20:57:31	Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
518581611	Email/PDF: DellBKNotifications@resurgent.com	Feb 05 2025 20:58:00	Webbank/DFS, 1 Dell Way, Round Rock, TX 78682
518581591	+ EDI: MAXMSAIDV	Feb 06 2025 01:32:00	Dept of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
518581584	Email/Text: BNSFS@capitalsvcs.com	Feb 05 2025 20:46:00	CCS/First Savings Bank, 500 East 60th Street North, Sioux Falls, SD 57104
518581592	+ EDI: AMINFOFP.COM	Feb 06 2025 01:33:00	First Premier, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4824
518581593	+ EDI: CITICORP	Feb 06 2025 01:32:00	Goodyear, PO Box 6497, Sioux Falls, SD 57117-6497
518675000	EDI: JEFFERSONCAP.COM	Feb 06 2025 01:33:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518581594	EDI: JPMORGANCHASE	Feb 06 2025 01:32:00	JPMCB Card, PO Box 15298, Wilmington, DE 19850
518615743	+ Email/Text: RASEBN@raslg.com	Feb 05 2025 20:46:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518675578	Email/PDF: resurgentbknotifications@resurgent.com	Feb 05 2025 20:44:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518581595	+ Email/Text: bankruptcy@marinerfinance.com	Feb 05 2025 20:46:00	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
518581596	+ Email/Text: Mercury@ebn.phinsolutions.com	Feb 05 2025 20:46:00	Mercury Card, 2220 6th Street, Brookings, SD 57006-2403
518681424	Email/Text: Bankruptcy.Notices@pnc.com	Feb 05 2025 20:46:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
518638396	EDI: PRA.COM	Feb 06 2025 01:32:00	Portfolio Recovery Associates, LLC, c/o General Motors, POB 41067, Norfolk VA 23541
518671945	+ EDI: JEFFERSONCAP.COM	Feb 06 2025 01:33:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518674677	EDI: Q3G.COM	Feb 06 2025 01:32:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518674679	EDI: Q3G.COM	Feb 06 2025 01:32:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518659918	EDI: Q3G.COM	Feb 06 2025 01:32:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
520035858	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 05 2025 20:44:20	Resurgent Receivables LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC, 29603-0587, Resurgent Receivables LLC 29603-0587
520035857	Email/PDF: resurgentbknotifications@resurgent.com	Feb 05 2025 20:57:10	Resurgent Receivables LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC, 29603-0587
518581602	+ EDI: CITICORP	Feb 06 2025 01:32:00	Sears, PO Box 6283, Sioux Falls, SD 57117-6283
518581603	+ EDI: SYNC	Feb 06 2025 01:32:00	Syncb/Amazon, PO Box 965015, Orlando, FL

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518581604	+ EDI: SYNC	Feb 06 2025 01:32:00	32896-5015 Synch/JC Penney, PO Box 965007, Orlando, FL 32896-5007
518581605	+ EDI: SYNC	Feb 06 2025 01:32:00	Synch/Toysrus, PO Box 965005, Orlando, FL 32896-5005
518584492	^ MEBN	Feb 05 2025 20:42:29	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518581606	+ EDI: SYNC	Feb 06 2025 01:32:00	Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-5024
518581608	+ EDI: PHINGENESIS	Feb 06 2025 01:33:00	TBOM - Milestone, PO Box 4499, Beaverton, OR 97076-4499
518581609	EDI: TDBANKNORTH.COM	Feb 06 2025 01:33:00	TD Bank, 32 Chestnut Street, Lewiston, ME 04240
518679463	+ Email/Text: bncmail@w-legal.com	Feb 05 2025 20:47:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518581610	+ EDI: WTRRN BANK.COM	Feb 06 2025 01:32:00	TD Bank/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
518657015	+ EDI: AIS.COM	Feb 06 2025 01:33:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518581599		property insurance
518581607		tax collector
518661922	*+	Mariner Finance, LLC, 8211 Town Center Dr., Nottingham, MD 21236-5904
518581601	##+	Saldutti Law Group, 800 North Kings Highway, Cherry Hill, NJ 08034-1511

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us

District/off: 0312-1

User: admin

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Andrew B Finberg

on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us

Brian S. Thomas

on behalf of Debtor Letitia A. Rodriguez brian@brianthomaslaw.com

Denise E. Carlon

on behalf of Creditor PNC Mortgage a Division of PNC Bank, National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Rebecca K. McDowell

on behalf of Creditor Grassy Sprain Group Inc. rmcowell@slgcollect.com, anovoa@slgcollect.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6